

Amendments to the Specification:

[0020] Parts of the description will be presented in terms of operations performed by a processor based device, using terms such as data, table, schema, log-in names, initializing, creating, storing, retrieving, determining, and the like, consistent with the manner commonly employed by those skilled in the art to convey the substance of their work to others skilled in the art. As well understood by those skilled in the art, the quantities take the form of electrical[[,]] ~~or magnetic, or optical signals~~ capable of being stored, transferred, combined, and otherwise manipulated through mechanical and electrical components of the processor based device; and the term processor include microprocessors, micro-controllers, digital signal processors, and the like, that are standalone, adjunct or embedded. Further, for the purpose of this application, the terms "web site" and "web based application" should be considered synonymous and interchangeable.